



PATENT  
Customer No. 22,852  
Attorney Docket No. 08049.0005-00000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Leo J. CAMPBELL et al.	)	Group Art Unit: 2155
	)	
Application No.: 09/809,581	)	Examiner: Benjamin R. Bruckart
	)	
Filed: March 16, 2001	)	
	)	
For: METHODS AND SYSTEMS FOR	)	Confirmation No.: 5903
PROVIDING AN ELECTRONIC	)	
ACCOUNT TO A CUSTOMER	)	

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO NON-FINAL OFFICE ACTION UNDER 37 CFR § 1.111**

In reply to the Office Action mailed February 18, 2005, the period for response having been extended to August 18, 2005, by a request for extension of three (3) months and fee payment filed concurrently herewith, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper and begin on page 2.

**Remarks/Arguments** follow the amendment section of this paper and begin on page 8.